

**Information to identify the case:**

Debtor 1	Albert Brown Jr.	Social Security number or ITIN xxx-xx-9535
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-34234-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert Brown Jr.

9/13/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Albert Brown, Jr.  
Debtor

Case No. 18-34234-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 14, 2021

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:**

Recip ID	Recipient Name and Address
db	+ Albert Brown, Jr., 1138 East Park Avenue, Vineland, NJ 08360-3337
cr	+ CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ CARISBROOK ASSET HOLDING TRUST C/O ROUNDPOINT MORT, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ KINGSMEAD ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLC, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518569635	+ CARISBROOK ASSET HOLDING TRUST, ATTN ROUNDPOINT MORTGAGE SERVICING CORP, 446 WRENPLACE ROAD, FORT MILL, SC 29715-0200
518007242	+ CARISBROOK ASSET HOLDING TRUST, ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA BLVD, BUILDING 6 & 8, CHARLOTTE NC 28217-1932
517914373	+ Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road Suite 1100, Mount Laurel, NJ 08054-3437
517914374	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518569634	+ ROUNDPOINT MORTGAGE SERVICING, CORPORATION, 446 WRENPLACE ROAD, FORT MILL, SC 29715-0200
517914379	+ Roundpoint Mortgage Servicing, PO Box 19409, Charlotte, NC 28219-9409
517914381	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517914372	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 14 2021 21:09:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
517962990	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2021 21:18:39	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517914380	EDI: TFSR.COM	Sep 15 2021 00:58:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517966487	EDI: BL-TOYOTA.COM	Sep 15 2021 00:58:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519239357	+ Email/Text: bknotices@snscc.com	Sep 14 2021 21:10:00	U.S. Bank Trust, N.A., as Trustee, of FW-BKPL Series I Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519239358	+ Email/Text: bknotices@snscc.com	Sep 14 2021 21:10:00	U.S. Bank Trust, N.A., as Trustee, of FW-BKPL Series I Trust, c/o SN Servicing Corporation, 323

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518047682

EDI: WFFC.COM

Sep 15 2021 00:58:00

5th Street, Eureka, CA 95501, U.S. Bank Trust,  
N.A., as Trustee 95501-0305

UNITED STATES DEPARTMENT OF  
EDUCATION, CLAIMS FILING UNIT, PO BOX  
8973, MADISON, WI 53708-8973

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517914375	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517914376	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517914377	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517914378	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518368714	##+	ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA BLVD., BUILDINGS 6 & 7, CHARLOTTE, NC 28217-1932
518368715	##+	ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA BLVD., BUILDINGS 6 & 7, CHARLOTTE, NC 28217, ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA BLVD. 28217-1932

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Christopher F. Bagnato	on behalf of Debtor Albert Brown Jr. christopher@erikjensenlaw.com, jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com
Denise E. Carlon	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of FW-BKPL Series I Trust bankruptcy@friedmanvartolo.com
Nicholas V. Rogers	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST nj.bkecf@fedphe.com
Nicholas V. Rogers	

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on behalf of Creditor KINGSMEAD ASSET HOLDING TRUST nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9